

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 0 Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re:

Anthony Garofano
Monica Garofano

Case No.: 15-33990

Judge: MBK

Debtor(s)

Chapter 13 Plan and Motions

- | | | |
|---|--|-----------------------|
| <input type="checkbox"/> Original | <input checked="" type="checkbox"/> Modified/Notice Required | Date: <u>7/9/2020</u> |
| <input type="checkbox"/> Motions Included | <input type="checkbox"/> Modified/No Notice Required | |

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

- DOES DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.
- DOES DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.
- DOES DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: JJC

Initial Debtor: AG

Initial Co-Debtor: MG

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 633 per _____ to the Chapter 13 Trustee, starting on _____ for approximately 4 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

Future earnings

Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

Sale of real property

Description:

Proposed date for completion: _____

Refinance of real property:

Description:

Proposed date for completion: _____

Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 900
DOMESTIC SUPPORT OBLIGATION		

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

None

The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
JP Morgan Chase Specialized Loan Servicing Ditech	2011 Honda Civic 30 Berkshire Drive Howell, NJ	\$7700 \$298,000	\$10,415 \$371,518 \$89,801

f. Secured Claims Unaffected by the Plan NONE

The following secured claims are unaffected by the Plan:

Xcel to remain current and outside the plan.

g. Secured Claims to be Paid in Full Through the Plan: NONE

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- Not less than \$ 2461 to be distributed *pro rata*
 Not less than _____ percent
 Pro Rata distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service, *Notice of Chapter 13 Plan Transmittal* and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- Upon confirmation
- Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

1) Ch. 13 Standing Trustee commissions

2) Administrative Expenses

3) Secured Claims

4) Priority Claims & 5)General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee is, is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 10/27/2016.

Explain below **why** the plan is being modified:
Motion for stay was granted and modified plan that was confirmed
cannot be completed as filed.

Explain below **how** the plan is being modified:
debtor is surrendering real property
small base to unsecured
additional attorney fees in the plan

Are Schedules I and J being filed simultaneously with this Modified Plan?

Yes

No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

NONE

Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 7/9/2020

/s/Anthony Garofano

Debtor

Date: 7/9/2020

/s/Monica Garofano

Joint Debtor

Date: 7/9/2020

/s/James J Cerbone

Attorney for Debtor(s)

Certificate of Notice Page 11 of 13
 United States Bankruptcy Court
 District of New Jersey

In re:
 Anthony Garofano
 Monica Garofano
 Debtors

Case No. 15-33990-MBK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: pdf901

Page 1 of 3
 Total Noticed: 57

Date Rcvd: Jul 09, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 11, 2020.

db/jdb Anthony Garofano, Monica Garofano, 30 Berkshire Drive, Howell, NJ 07731-2357
 cr +JPMORGAN CHASE BANK, N.A., c/o Winston & Winston, P.C., 750 Third Avenue, Suite 978, New York, NY 10017-2703
 cr +SPECIALIZED LOAN SERVICING LLC, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
 cr +Steward Financial Services, c/o Stark & Stark, 993 Lenox Drive, Lawrenceville, NJ 08648-2316
 cr +WELLS FARGO BANK, N.A., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
 515920223 +Bay Ridge Federal Credit, Attn: Collection Dept, 1750 86th Street, Brooklyn, NY 11214-3715
 515920225 Central Jersey Emergency Medine, PO Box 2680, New Brunswick, NJ 08903-2680
 515920226 Chase, PO Box 901003, Columbus, OH 43224
 515920228 +City of New York, PO Box 3600, New York, NY 10008-3600
 515920230 +++++DITECH FINANCIAL, 332 MINNESOTA ST STE E610, SAINT PAUL MN 55101-1311
 (address filed with court: Ditech Financial, 332 Minnesota St ste 610, Saint Paul, MN 55101)
 515920229 Dermone Dermatology of NJ, PO box 4979, Toms River, NJ 08754-4979
 516119926 ECMC, PO Box 16408, St. Paul, MN 55116-0408
 515920231 ECMC, PO Box 64909, Saint Paul, MN 55164-0909
 515920232 Elbaum, Krost & Elbaum, 501 Iron Bridge Road, Suite 14, Freehold, NJ 07728-5305
 515920233 +Empire Recovery Lockbox, PO Box 92221, Cleveland, OH 44193-0003
 515920235 +First Source Advantage, 205 Bryant Woods South, Buffalo, NY 14228-3609
 515920236 +Gary Broosell DDS, 21 Gilbert Street N, Red Bank, NJ 07701-4950
 515920237 Gateway Energy Services, PO Box 180, Tulsa, OK 74101-0180
 515920238 +Genpact LLC, PO Box 727, Wilkes Barre, PA 18703-0727
 515920240 Icon Pathology, 1050 Wall Street West, Suite 360, Lyndhurst, NJ 07071-3604
 515920242 +Jefferson Capital System, Attn: Convergent Outsourcing, PO Box 9004, Renton, WA 98057-9004
 515920243 +MRS Associates, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
 515920244 +National Loan Recoveries LLC, 2777 Summer Ste #701, Stamford, CT 06905-4310
 515920246 +New Century Financial Services, Attn: Pressler & Pressler, 7 Entin Drive, Parsippany, NJ 07054-5020
 515920248 +Phelan Hallinan Diamond & Jones, 400 Fellowship Road, Mount Laurel, NJ 08054-3437
 517423195 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
 517423196 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
 517313487 +Steward Financial Services, 444 East Kings Highway, Maple Shade, NJ 08052-3427
 515945568 +Steward Financial Services, Stark & Stark, 993 Lenox Drive, Lawrenceville, NJ 08648-2389
 515920254 Transworld Systems, PO Box 15095, Wilmington, DE 19850-5095
 515920255 Universal Fidelity LP, PO Box 219785, Houston, TX 77218-9785
 515920258 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING, ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203
 (address filed with court: Wells Fargo Home Mortgage, 8480 Stagecoach Drive, Frederick, MD 21701)
 516141560 +WELLS FARGO BANK, N.A., ATTENTION: BANKRUPTCY DEPARTMENT, MAC# D3347-014, 3476 STATEVIEW BLVD., FT. MILL, SC 29715-7203
 515920257 Wells Fargo Bank, PO Box 5058, MAC P 6053-021, Portland, OR 97208-5058
 516142214 Wells Fargo Bank, N.A., P.O. Box 45038 MAC Z3057012, Jacksonville, FL 322325038
 516142618 +Wells Fargo Bank, N.A., PO Box 5058 MAC P6053-021, Portland, OR 97208-5058
 515920259 +Xcel Federal Credit Union, 1460 Broad Street, Bloomfield, NJ 07003-3014

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 09 2020 23:31:27 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 09 2020 23:31:25 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 516014963 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Jul 09 2020 23:37:29 American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
 515920224 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 09 2020 23:38:25 Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
 515997059 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 09 2020 23:37:51 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
 515920227 +E-mail/Text: compliance@chaserec.com Jul 09 2020 23:31:50 Chase Receivables, 1247 Broadway, Sonoma, CA 95476-7503
 515920234 +E-mail/Text: bknotice@ercbpo.com Jul 09 2020 23:31:28 Enhanced Recovery Corporation, PO Box 57610, Jacksonville, FL 32241-7610
 515920241 E-mail/Text: JCAP_BNC_Notices@jcapi.com Jul 09 2020 23:31:34 Jefferson Capital System, 16 McLeland Road, Saint Cloud, MN 56303

District/off: 0312-3

User: admin
Form ID: pdf901

Page 2 of 3
Total Noticed: 57

Date Rcvd: Jul 09, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

516114145 E-mail/PDF: ais.chase.ebn@americaninfosource.com Jul 09 2020 23:37:17
JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. BOX 901032,
Ft. Worth, TX 76101-2032
516114535 E-mail/Text: bk.notifications@jpmchase.com Jul 09 2020 23:31:18 JPMorgan Chase Bank, N.A.,
National Bankruptcy Department, PO Box 29505 AZ1-1191, Phoenix, AZ 85038-9505
515920245 +E-mail/Text: egssupportservices@alorica.com Jul 09 2020 23:31:32 NCo Financial Systems,
507 Prudential Road, Horsham, PA 19044-2308
515920247 +E-mail/PDF: cbp@onemainfinancial.com Jul 09 2020 23:37:10 OneMain Financial,
1350 Hooper Avenue, Toms River, NJ 08753-2980
516857733 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jul 09 2020 23:38:29
Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
516857734 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jul 09 2020 23:38:28
Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541,
Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
515940459 E-mail/PDF: cbp@onemainfinancial.com Jul 09 2020 23:38:15 SPRINGLEAF FINANCIAL SERVICES,
P.O. BOX 3251, EVANSVILLE, IN 47731-3251
515920250 E-mail/PDF: cbp@onemainfinancial.com Jul 09 2020 23:37:09 Springleaf, 601 NW 2nd Street,
Evansville, IN 47708-1013
515920251 +E-mail/Text: jchrist@stewardfs.com Jul 09 2020 23:31:30 Steward Financial Services,
PO Box 39, Maple Shade, NJ 08052-0039
515920252 E-mail/Text: bankruptcy@td.com Jul 09 2020 23:31:28 TD Bank, PO box 84037,
Columbus, GA 31908-4037
515920253 +E-mail/Text: bankruptcyleft@tsico.com Jul 09 2020 23:31:46 Transwold Systems,
507 Prudential Road, Horsham, PA 19044-2308
515920256 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Jul 09 2020 23:30:24
Verizon Wireless, PO Box 26055, Minneapolis, MN 55426-0055

TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

515920239 ##+Global Anesthesia Group, 26 Throckmorton lane, Second Floor, Old Bridge, NJ 08857-2579
515920249 ##+Speciality Anesthesia Associates, Attn: Elias Abilheira, Abilheira & Associates,
34 East Main Street, Freehold, NJ 07728-2282

TOTALS: 0, * 0, ## 2

Addresses marked ‘+’ were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked ‘++’ were redirected to the recipient’s preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked ‘+++’ were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked ‘##’ were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor’s attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary’s privacy policies.

Date: Jul 11, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court’s CM/ECF electronic mail (Email)
system on July 9, 2020 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Aleksander Piotr Powietrzynski on behalf of Creditor JPMORGAN CHASE BANK, N.A.
alex@winstonandwinston.com
Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com
Denise E. Carlon on behalf of Creditor Specialized Loan Servicing, LLC
dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
James J. Cerbone on behalf of Joint Debtor Monica Garofano cerbonelawfirm@aol.com,
cerbonejr83307@notify.bestcase.com
James J. Cerbone on behalf of Debtor Anthony Garofano cerbonelawfirm@aol.com,
cerbonejr83307@notify.bestcase.com

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Form ID: pdf901

Page 3 of 3
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

James Patrick Shay on behalf of Creditor WELLS FARGO BANK, N.A. shay@bbs-law.com,
jpshay@gmail.com
Jennifer D. Gould on behalf of Creditor Steward Financial Services jgould@stark-stark.com,
mdepietro@stark-stark.com
John D. Krohn on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com
John L. Laskey on behalf of Creditor Steward Financial Services jlaskey@stark-stark.com,
jgould@stark-stark.com
Michael Frederick Dingerdissen on behalf of Creditor WELLS FARGO BANK, N.A.
nj.bkecf@fedphe.com
Sherri Jennifer Smith on behalf of Creditor SPECIALIZED LOAN SERVICING LLC
nj.bkecf@fedphe.com, nj.bkecf@fedphe.com

TOTAL: 13